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(54) OPERATION EVALUATING DEVICE AND
INSURANCE EVALUATION METHOD USING IT

(57) Abstract:

PROBLEM TO BE SOLVED: To provide a means capable of rationally deciding a premium of an automobile insurance according to the degree of safety driving of an insurant.

SOLUTION: A computing part 10 computes a traveling distance at every fixed time from position information obtained from a position information obtaining part 4, map information and traffic control information obtained from a map information and traffic control information obtaining part 5, and traveling condition information obtained from a traveling condition information obtaining part 7 by means of respective sensors and updates total driving distance data in a storage part 11. From these pieces of information, the computing part 10 collates the degree of compliance with traffic laws and safety driving with a previously decided safety driving determination reference and computes

an operation evaluation result to store it in the storage part 11. An insurance company or an agent analyzes this record to reflect it on a premium rate of the next contract.

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